

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant: | Steven Lurie | Examiner: | Romain Jeanty |
| Serial No.: | 10/021,877 | Art Unit: | 3623 |
| Filed: | December 14, 2001 | Confirmation: | 2729 |
| Title: | APPARATUS AND METHOD FOR ONLINE ADVICE CUSTOMER RELATIONSHIP MANAGEMENT | | |

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Examiner:

Applicant respectfully provides the following comments on the Statement of Reasons for Allowance that was provided in the Notice of Allowability mailed on July 9, 2008.

Applicant assumes that the allowed claims are to be interpreted based on the limitations recited in the claims rather than the paraphrases provided in the statement of reasons for allowance. Further, Applicant assumes that the statement of reasons for allowance is to be taken in light of the exact limitations recited in the allowed claims.

The allowed claims should not be interpreted to include the limitations that are not explicitly recited in the claims. The paraphrases in the statement of reasons for allowance should not be used in a way to narrow the scope of the allowed claims.

Respectfully submitted,

Date: September 12, 2008

/John P. Ward/

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